

Information to identify the case:

Debtor 1	<u>Joseph N. Drumm</u>	Social Security number or ITIN	xxx-xx-4918
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	16-15849-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph N. Drumm

6/11/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joseph N. Drumm
Debtor

Case No. 16-15849-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Jun 11, 2021

Form ID: 3180W

Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(e).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2021:

Recip ID	Recipient Name and Address
db	+ Joseph N. Drumm, 42 LaCascata, Clementon, NJ 08021-4903
cr	+ DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE F, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516085021	+ Alliedinterstate LLC, PO Box 4000, Warrentown, VA 20188-4000
516085022	Allstate, PO Box 3589, Akron, OH 44309-3589
516085024	+ Audrey Codey, c/o Camden County Probation, PO Box 8107, Cherry Hill, NJ 08002-0107
516163129	+ Bank of America N.A., P O Box 982284, El Paso, TX 79998-2284
516085026	Camden Cty Probation, PO Box 8107, Cherry Hill, NJ 08002-0107
516085029	+ Comm Of PA Bureau of Lotteries, Linebarger Goggan Blair & Sampson LLP, PO Box 90128, Harrisburg, PA 17109-0128
516085032	+ Deutsche Bank, 60 Wall Street, New York, NY 10005-2858
517676976	+ Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516085036	LaCascata Homeowners Association, 320 Via Cascata Dr, Clementon, NJ 08021
516085039	+ Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road Suite 100, Mt. Laurel, NJ 08054-3437
516085040	+ Raymore & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535
516085042	+ Schuylkill Co Domestic Rel Section, 401 North Second Street, PO Box 1192, Pottsville, PA 17901-7192
516664104	+++ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
516085037	+ lowtestosteronecom, Transworld Systems Inc., 507 Prudential Road, Horsham, PA 19044-2308

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 11 2021 21:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 11 2021 21:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516085023	+ EDI: WFFC.COM	Jun 12 2021 00:43:00	ASC, PO box 10388, Des Moines, IA 50306-0388
516085025	+ EDI: TSYS2.COM	Jun 12 2021 00:43:00	Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
516085027	+ EDI: CAPITALONE.COM	Jun 12 2021 00:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516285449	EDI: BL-BECKET.COM	Jun 12 2021 00:43:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516085028	+ Email/Text: bankruptcy@philapark.org	Jun 11 2021 21:05:00	City Of Philadelphia, PO Box 41818, Philadelphia, PA 19101-1818
516085030	+ EDI: CRFRSTNA.COM	Jun 12 2021 00:43:00	Credit First/CFNA, Bk13 Credit Operations, Po Box 818011, Cleveland, OH 44181-8011

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Jun 11, 2021

Form ID: 3180W

Total Noticed: 39

516308259	EDI: WFFC.COM	Jun 12 2021 00:43:00	DEUTSCHE BANK NATIONAL TRUST COMPANY, c/o AMERICA'S SERVICING COMPANY, DEFAULT DOCUMENT PROCESSING, N9286-01Y, 1000 BLUE GENTIAN ROAD, EAGAN, MN 55121-7700
516085033	Email/Text: data_processing@fin-rec.com	Jun 11 2021 21:03:00	Financial Recovery Services, PO Box 385908, Minneapolis, MN 55438-5908
516085035	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 11 2021 21:02:00	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
516259187	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 11 2021 22:04:11	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516191154	+ EDI: MID8.COM	Jun 12 2021 00:43:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516085038	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 11 2021 22:04:11	Merrick Bank/Geico Card, Po Box 23356, Pittsburg, PA 15222-6356
516307464	EDI: PRA.COM	Jun 12 2021 00:43:00	Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
516307722	EDI: PRA.COM	Jun 12 2021 00:43:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516125492	+ EDI: DRIV.COM	Jun 12 2021 00:43:00	SANTANDER CONSUMER USA, INC., P.O. BOX 560284, DALLAS, TX 75356-0284
516085041	+ EDI: DRIV.COM	Jun 12 2021 00:43:00	Santander Consumer USA, Po Box 961245, Fort Worth, TX 76161-0244
516085043	EDI: RMSC.COM	Jun 12 2021 00:43:00	Sleepys, PO Box 960061, Orlando, FL 32896-0061
516085044	+ EDI: RMSC.COM	Jun 12 2021 00:43:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
516277484	+ Email/Text: bncmail@w-legal.com	Jun 11 2021 21:04:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516085045	+ EDI: WTRRN BANK.COM	Jun 12 2021 00:43:00	Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
516241296	EDI: WFFC.COM	Jun 12 2021 00:43:00	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516664105	*P+++	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
516085031	###+	Debt Recovery Solution, 900 Merchants Conc, Westbury, NY 11590-5121
516085034	###+	First Data, 1307 Walt Whitman Rd, Melville, NY 11747-3011

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Jun 11, 2021

Form ID: 3180W

Total Noticed: 39

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-HE3 dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joseph J. Rogers	on behalf of Debtor Joseph N. Drumm jjresq@comcast.net jjrogers0507@gmail.com
Raymond Shockley, Jr	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com

TOTAL: 5